

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Christopher John Pierce
 Christopher John Pierce
 Debtors

Case No. 17-10366-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 21

Date Rcvd: Jul 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2017.

db	+Christopher John Pierce, MAILING ADDRESS:, 521 W. Lancaster Ave, Haverford, PA 19041-1413
db	+Christopher John Pierce, 126 N. Savanna Drive, Pottstown, PA 19465-6605
13852405	+Best Buy/CBNA, P.O. Box 6497, Sioux Falls SD 57117-6497
13852391	+Fedloan Servicing, P.O. Box 60610, Harrisburg PA 17106-0610
13871028	Freedom Credit Union, c/o Robert M. Morris, Esquire, Morris & Adelman, P.C., P.O. Box 2235, Bala Cynwyd PA 19004-6235
13852410	MoneyLion, Inc., P.O. Box 1547, Sandy UT 84091-1547
13869895	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13852392	+Trumark Financial, 1000 Northbrook Dr., Trevoise PA 19053-8430
13852407	+U.S. Dept. of Education, 2505 S. Finley Road, Lombard IL 60148-4867

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: bankruptcy@phila.gov Jul 22 2017 01:27:32 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 22 2017 01:26:37 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 22 2017 01:27:21 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13852409	+Fax: 866-572-5669 Jul 22 2017 01:40:41 500 Fast Cash, 515 G SE, Miami OK 74354-8224
13852395	+EDI: CAPITALONE.COM Jul 22 2017 01:28:00 Capital One Bank USA, NA, P.O. Box 30281, Salt Lake City UT 84130-0281
13852394	+EDI: CHASE.COM Jul 22 2017 01:28:00 Chase Card, P.O. Box 15298, Wilmington DE 19850-5298
13852403	+EDI: CITICORP.COM Jul 22 2017 01:28:00 CitiCards CBNA, P.O. Box 6241, Sioux Falls SD 57117-6241
13852406	+EDI: CRFRSTNA.COM Jul 22 2017 01:28:00 Credit First, P.O. Box 81315, Cleveland OH 44181-0315
13852390	+E-mail/Text: bankruptcy.bnc@ditech.com Jul 22 2017 01:26:24 Ditech Financial LLC, P.O. Box 6172, Rapid City SD 57709-6172
13852408	E-mail/Text: schmidtbf@freedomcu.org Jul 22 2017 01:26:21 Freedom Credit Union, 626 Jacksonville Road, Suite 250, Warminster PA 18974-4862
13852393	+EDI: AGFINANCE.COM Jul 22 2017 01:23:00 Onemain Financial, 6801 Colewell Blvd., C/S Care Dept., Irving TX 75039-3198
13852404	+EDI: WFFC.COM Jul 22 2017 01:28:00 Wells Fargo Card Service, P.O. Box 14517, Des Moines IA 50306-3517

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2017 at the address(es) listed below:

MATTEO SAMUEL WEINER	on behalf of Creditor	Ditech Financial LLC	bkgroup@kmlawgroup.com
MICHAEL H KALINER	mhkaliner@gmail.com,	pa35@ecfcbis.com	
MICHAEL H KALINER	on behalf of Trustee	MICHAEL H KALINER	mhkaliner@gmail.com, pa35@ecfcbis.com
ROBERT MITCHELL MORRIS	on behalf of Creditor	Freedom Credit Union	mail@morrisadelman.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov		

TOTAL: 5

Information to identify the case:

Debtor 1	Christopher John Pierce	Social Security number or ITIN	xxx-xx-2849
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Christopher John Pierce	Social Security number or ITIN	xxx-xx-2849
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-10366-jkf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Christopher John Pierce
aka Christopher Pierce

Christopher John Pierce

7/20/17**By the court:** Jean K. FitzSimon
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.